

Exhibit A

LAW 553-NY-B-A-eps 3/22**RETAIL INSTALMENT CONTRACT
SIMPLE FINANCE CHARGE (WITH ARBITRATION PROVISION)**

Buyer Name and Address (Including County and Zip Code) HENRY L. ROBINSON 1903 CORAL WAY SUMTER, SC 29150 SUMTER	Co-Buyer Name and Address (Including County and Zip Code) N/A	Seller-Creditor (Name and Address) VICTORY MITSUBISHI 4070 Boston Rd BRONX, NY 10475
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You, the Buyer (and Co-Buyer, if any), may buy the vehicle below for cash or on credit. By signing this contract, you choose to buy the vehicle on credit under the agreements in this contract. You agree to pay the Seller - Creditor (sometimes "we" or "us" in this contract) the Amount Financed and Finance Charge in U.S. funds according to the payment schedule below. We will figure your finance charge on a daily basis. The Truth-In-Lending Disclosures below are part of this contract.

New/Used/Demo	Year	Make and Model	Vehicle Identification Number	Primary Use For Which Purchased Personal, family, or household unless otherwise indicated below <input type="checkbox"/> business <input type="checkbox"/> agricultural <input type="checkbox"/> N/A
USED	2020	CHRYSLER 300	2C3CCAEG8LH102926	

FEDERAL TRUTH-IN-LENDING DISCLOSURES				
ANNUAL PERCENTAGE RATE The cost of your credit as a yearly rate.	FINANCE CHARGE The dollar amount the credit will cost you.	Amount Financed The amount of credit provided to you or on your behalf.	Total of Payments The amount you will have paid after you have made all payments as scheduled.	Total Sale Price The total cost of your purchase on credit, including your down payment of \$2,000.00 is
25.00 %	\$ 32,208.12	\$ 33,561.00	\$ 65,769.12	\$ 67,769.12
Your Payment Schedule Will Be: (e) means an estimate				
Number of Payments	Amount of Payments	When Payments Are Due		
72	\$ 913.46	MONTHLY beginning 12/16/2022		
N/A	\$ N/A	N/A		
N/A				
Late Charge. If payment is not received in full within 10 days after it is due, you will pay a late charge of \$ 1.00 or 5 % of the part of the payment that is late, whichever is greater. Prepayment. If you pay early, you will not have to pay a penalty. Security Interest. You are giving a security interest in the vehicle being purchased. Additional Information: See this contract for more information including information about nonpayment, default, any required repayment in full before the scheduled date and security interest.				
GAP Waiver Notice <input checked="" type="checkbox"/> If this box is checked, and if the vehicle is a total loss because it is confiscated, damaged, or stolen, you will not be liable for the gap amount. The gap amount is the excess, if any, of (1) the amount you would owe under this contract as of the date of loss if the vehicle were not a total loss and you were to prepay the contract in full (less any refunds we get for cancelling optional insurance, maintenance, service or other contracts), over (2) the sum of (a) any past due payments and other amounts due because you broke promises in this contract and (b) the actual cash value of the vehicle immediately before the loss.				
Trade-In Payoff Agreement: Seller relied on information from you and/or the lienholder or lessor of your trade-in vehicle to arrive at the payoff amount shown in item 2 of the Itemization of Amount Financed as the "Payoff Made by Seller." You understand that the amount quoted is an estimate. If the actual payoff amount is more than the amount shown in 2 you must pay the Seller the excess on demand. If the actual payoff amount is less than the amount shown in 2 Seller will refund to you any overage Seller receives from your prior lienholder or lessor.				
Buyer Signature X _____ N/A Co-Buyer Signature X _____ N/A				

WARRANTIES

The following paragraph does not affect any warranties covering the vehicle that the manufacturer may provide or limit any rights you may have under the Lemon Laws or, for used vehicles, under the certificate of serviceability that was included in your purchase contract. The following paragraph also does not apply if the vehicle is a used vehicle you bought in New York City. Unless the Seller makes a written warranty or enters into a service contract within 90 days of the date of this contract, the Seller makes no warranties on the vehicle. Making no warranties means that you get no express warranties, and no implied warranties of merchantability or fitness for a particular purpose.

The following notice only applies to used vehicles bought in New York City:

IMPORTANT NOTICE TO BUYER

- (A) STATE LAW REQUIRES THAT SELLERS OF SECOND-HAND CARS CERTIFY IN WRITING TO THE BUYER THAT EACH CAR IS IN SAFE CONDITION AT THE TIME OF SALE.
- (B) THIS CERTIFICATION IS A GUARANTEE THAT THE CAR IS IN SAFE CONDITION AT THE TIME OF SALE.
- (C) YOU HAVE A RIGHT TO REQUEST THE DEALER TO REPAIR OR TO PAY IN FULL FOR REPAIRS OF ANY UNSAFE CONDITION IN THE CAR WHICH DOES NOT COMPLY WITH THIS CERTIFICATION.
- (D) THIS BUSINESS IS LICENSED BY THE DEPARTMENT OF CONSUMER AFFAIRS, 42 BROADWAY, NEW YORK, NEW YORK 10004. COMPLAINT PHONE: (212) 639-9675.

☐ If checked, your last installment payment under this contract is a balloon payment ("Balloon Payment"). You have the option to do one or more of the following, as checked, at the time the Balloon Payment is due:

a) ☐ You may pay your Balloon Payment when due.

b) ☐ You may refinance the Balloon Payment. See paragraph 1.e. on page 3 of this contract for details.

c) ☐ You may sell the vehicle back to us. See paragraph 1.e. on page 3 of this contract for details. If you exercise this option, \$ N/A per mile for each mile in excess of N/A miles shown on the odometer will be deducted from the sale price. The sale price will also be adjusted for excess wear and use as provided in paragraph 1.e.

Buyer Signs X _____ Co-Buyer Signs X _____ N/A

ITEMIZATION OF AMOUNT FINANCED

1 Cash Price (including \$ 1,986.00 sales tax) \$ 31,486.00 (1)

2 Total Downpayment =
Your trade-in is a N/A
Year Make Model Vehicle Identification No.
Gross Trade-In Allowance \$ N/A
Less Payoff Made By Seller to N/A (e) \$ N/A
Equals Net Trade In \$ N/A
+ Cash \$ 2,000.00
+ Other N/A \$ N/A
+ Other N/A \$ N/A
+ Other N/A \$ N/A
(If total downpayment is negative, enter "0" and see 4I below) \$ 2,000.00 (2)

3 Unpaid Balance of Cash Price (1 minus 2) \$ 29,486.00 (3)

4 Other Charges Including Amounts Paid to Others on Your Behalf
(Seller may keep part of these amounts):

A Cost of Optional Credit Insurance Paid to Insurance Company or Companies
Life \$ N/A
Disability \$ N/A

B Vendor's Single Interest Insurance Paid to Insurance Company \$ N/A

C Other Optional Insurance Paid to Insurance Company or Companies \$ N/A

D Official Fees Paid to Government Agencies
to N/A for N/A \$ N/A
to N/A for N/A \$ N/A
to N/A for N/A \$ N/A

E Government Taxes Not Included in Cash Price \$ N/A

F Government License and/or Registration Fees
N/A
LICENSE AND/OR REGISTRATION FEES \$ 300.00

G Government Certificate of Title Fees \$ N/A

H Government Waste Tire Management Fee \$ N/A

I Other Charges (Seller must identify who is paid and describe purpose)
to N/A for Prior Credit or Lease Balance (e) \$ N/A
to VICTORY MITSUBISHI for DOC FEE \$ 175.00
to INTERSTATE (STAR AUT for SERVICE CONTRACT \$ 3,600.00
to N/A for N/A \$ N/A
to N/A for N/A \$ N/A
to N/A for N/A \$ N/A
to N/A for N/A \$ N/A
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to N/A for N/A \$ N/A
to N/A for N/A \$ N/A
to N/A for N/A \$ N/A
to N/A for N/A \$ N/A
Total Other Charges and Amounts Paid to Others on Your Behalf \$ 4,075.00 (4)

5 Amount Financed (3 + 4) \$ 33,561.00 (5)

OPTION: ☐ You pay no finance charge if the Amount Financed, item 5, is paid in full on or before
N/A, Year N/A. SELLER'S INITIALS N/A

Returned Check Charge: You agree to pay a charge of \$ 20 If any check you give us is dishonored.

☐ VENDOR'S SINGLE INTEREST INSURANCE (VSI insurance): If the preceding box is checked, the Creditor requires VSI insurance for the initial term of the contract to protect the Creditor for loss or damage to the vehicle (collision, fire, theft, concealment, skip). VSI insurance is for the Creditor's sole protection. This insurance does not protect your interest in the vehicle. You may choose the insurance company through which the VSI insurance is obtained. If you elect to purchase VSI insurance through the Creditor, the cost of this insurance is \$ N/A and is also shown in Item 4B of the Itemization of Amount Financed. The coverage is for the initial term of the contract.

Buyer Signs X  Co-Buyer Signs X N/A

Insurance. You may buy the physical damage insurance this contract requires from anyone you choose who is acceptable to us. You may also provide the physical damage insurance through an existing policy owned or controlled by you that is acceptable to us. You are not required to buy any other insurance to obtain credit unless the box indicating Vendor's Single Interest Insurance is required is checked below.

If any insurance is checked below, policies or certificates from the named insurance companies will describe the terms and conditions.

Check the insurance you want and sign below:

Optional Credit Insurance

☐ Credit Life: ☐ Buyer ☐ Co-Buyer ☐ Both
☐ Credit Disability: ☐ Buyer ☐ Co-Buyer ☐ Both

Premium:

Credit Life \$ N/A

Credit Disability \$ N/A

Insurance Company Name N/A

Home Office Address N/A

N/A

Home Office Address N/A

N/A

Credit life insurance and credit disability insurance are not required to obtain credit. Your decision to buy or not buy credit life insurance and credit disability insurance will not be a factor in the credit approval process. They will not be provided unless you sign and agree to pay the extra cost. If you choose this insurance, the cost is shown in Item 4A of the Itemization of Amount Financed. Credit life insurance is based on your original payment schedule. This insurance may not pay all you owe on this contract if you make late payments. Credit disability insurance does not cover any increase in your payment or in the number of payments. Coverage for credit life insurance and credit disability insurance ends on the original due date for the last payment unless a different term for the insurance is shown below.

Other Optional Insurance

☐ N/A N/A
Type of Insurance Term

Premium \$ N/A

Insurance Company Name N/A

Home Office Address N/A

N/A

Home Office Address N/A

N/A

☐ N/A N/A
Type of Insurance Term

Premium \$ N/A

Insurance Company Name N/A

Home Office Address N/A

N/A

Home Office Address N/A

N/A

Home Office Address N/A

N/A

Other optional insurance is not required to obtain credit. Your decision to buy or not buy other optional insurance will not be a factor in the credit approval process. It will not be provided unless you sign and agree to pay the extra cost. I want the insurance checked above.

X N/A N/A

Buyer Signature Date

X N/A N/A

Co-Buyer Signature Date

THIS INSURANCE DOES NOT INCLUDE

INSURANCE ON YOUR LIABILITY FOR

BODILY INJURY OR PROPERTY DAMAGE

CAUSED TO OTHERS.

OTHER IMPORTANT AGREEMENTS

1. FINANCE CHARGE AND PAYMENTS

- a. **How we will figure Finance Charge.** We will figure the Finance Charge on a daily basis at the Annual Percentage Rate on the unpaid part of the Amount Financed.
- b. **How we will apply payments.** We may apply each payment to the earned and unpaid part of the Finance Charge, to the unpaid part of the Amount Financed and to other amounts you owe under this contract in any order we choose as the law allows.
- c. **How late payments or early payments change what you must pay.** We based the Finance Charge, Total of Payments, and Total Sale Price shown on page 1 of this contract on the assumption that you will make every payment on the day it is due. Your Finance Charge, Total of Payments, and Total Sale Price will be more if you pay late and less if you pay early. Changes may take the form of a larger or smaller final payment or, at our option, more or fewer payments of the same amount as your scheduled payment with a smaller final payment. We will send you a notice telling you about these changes before the final scheduled payment is due.
- d. **You may prepay.** You may prepay all or part of the unpaid part of the Amount Financed at any time without penalty. If you do so, you must pay the earned and unpaid part of the Finance Charge and all other amounts due up to the date of your payment.
- e. **Balloon Payment Options.** Your Balloon Payment is due and payable as disclosed on page 1 of this contract. Because the contract is a simple finance charge contract, your Balloon Payment may differ from the amount shown depending on your payment habits. If checked on page 1 of the contract, you have the following options.

Pay in Full. You may pay the Balloon Payment in full when due.

Refinance. You may refinance the Balloon Payment unless you are in default under the contract. If we have advanced funds to cure any default, you must pay us back before the refinancing. You also must provide proof of insurance acceptable to us before the refinancing. The annual percentage rate for the refinancing will be the lower of the rate agreed to by you and us at the time of refinancing or the maximum rate permitted by law. The term of the refinancing will be based on the amount refinanced, the rate, and the amount of the monthly payment. The refinanced monthly payment will be the same as in this contract if the refinanced amount will be fully paid within 36 months of the due date of the Balloon Payment. Otherwise, the monthly payment amount will be the amount needed to fully pay the refinanced amount within 36 months of the due date of the Balloon Payment. If you wish to refinance, you must notify us in writing. The notice must be received no later than 30 days prior to the due date of the Balloon Payment. If you choose to refinance the Balloon Payment at the time the Balloon Payment is due, we will provide you with the disclosures required under the federal Truth in Lending Act in the agreement to refinance we make with you. Both you and we must sign the agreement to refinance.

Sell Back. You may sell the vehicle to us for an amount equal to the Balloon Payment. You must pay us any other amount owed under the contract. The amount you owe will be based, in part, on the vehicle's mileage. You also must pay us the estimated costs of all repairs to the vehicle that are the result of excess mileage and excess wear and use, as described below and on page 1 of this contract. You must

take the vehicle for inspection, to a place we select, no later than 15 days prior to the Balloon Payment due date. After the inspection, if you decide to sell the vehicle to us, you must deliver the vehicle to us no later than the Balloon Payment due date. At that time, you must also give us a title, which shows no liens other than our lien, transferring ownership to us or a person we select. After the inspection, if you decide not to sell the vehicle to us, you must immediately contact us and tell us whether you want to pay or refinance the last installment payment.

You must pay us the excess mileage fee shown on page 1 of this contract. You are also responsible for repairs of all damage to the vehicle that is the result of excess wear and use. These repairs include, but are not limited to:

- Replace any tire not part of a matching set of four or any tire which has less than 1/8 inch of remaining tread.
- Repair all mechanical defects.
- Repair or replace all dented, scratched, chipped, rusted or mismatched body panels, paint or vehicle identification items; all dented, scratched, rusted, pitted, broken or missing trim and grill work; all scratched, cracked, pitted or broken glass; all faulty window mechanisms; all stains, burns or worn areas; and all damage which would be covered by collision or comprehensive insurance whether or not such insurance is actually in force.

If you have not made the repairs before inspection of the vehicle you will owe the estimated costs of such repairs, even if the repairs are not made prior to your sale of the vehicle to us. If you disagree with the estimated costs of repairs, you may have the repairs made at your expense prior to your sale of the vehicle to us.

2. YOUR OTHER PROMISES TO US

- a. **If the vehicle is confiscated, damaged, or stolen.**

The following paragraph does not apply if the box in the GAP Waiver Notice on page 1 of this contract is checked.

You agree to pay us all you owe under this contract even if the vehicle is confiscated, damaged, or stolen. The terms and conditions of your liability if the vehicle is confiscated, damaged, or stolen are described in a separate document you sign. The document is a part of this contract.

- b. **Using the vehicle.** You agree not to remove the vehicle from the U.S. or Canada, or to sell, rent, lease, or transfer any interest in the vehicle or this contract without our written permission. You agree not to expose the vehicle to misuse, seizure, confiscation, or involuntary transfer. If we pay any repair bills, storage bills, taxes, fines, or charges on the vehicle, you agree to repay the amount when we ask for it.

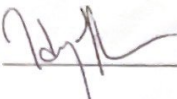
- c. **Security Interest.**

You give us a security interest in:

- The vehicle and all parts or goods put on it;
- All money or goods received (proceeds) for the vehicle;
- All insurance, maintenance, service, or other contracts we finance for you; and
- All proceeds from insurance, maintenance, service, or other contracts we finance for you. This includes any refunds of premiums or charges from the contracts.

This secures payment of all you owe on this contract. It also secures your other agreements in this contract. You will make sure the title shows our security interest (lien) in the vehicle. You will not allow any other security interest to be placed on the title without our written permission.

Buyer Signs X



Co-Buyer Signs X

N/A

d. Insurance you must have on the vehicle.

You agree to have physical damage insurance covering loss of or damage to the vehicle for the term of this contract. The insurance must cover our interest in the vehicle. You agree to name us on your insurance policy as an additional insured and as loss payee. If you do not have this insurance, we may, if we choose, buy physical damage insurance. If we decide to buy physical damage insurance, we may either buy insurance that covers your interest and our interest in the vehicle, or buy insurance that covers only our interest. If we buy either type of insurance, we will tell you which type and the charge you must pay. The charge will be the premium for the insurance and a finance charge computed at the Annual Percentage Rate shown on page 1 of this contract.

If the vehicle is lost or damaged, you agree that we may use any insurance settlement to reduce what you owe or repair the vehicle.

e. What happens to returned insurance, maintenance, service, or other contract charges. If we get a refund of insurance, maintenance, service, or other contract charges, we may subtract the refund from what you owe.**3. IF YOU PAY LATE OR BREAK YOUR OTHER PROMISES****a. You may owe late charges.** You will pay a late charge on each late payment as shown on page 1 of this contract. Acceptance of a late payment or late charge does not excuse your late payment or mean that you may keep making late payments.

If you pay late, we may also take the steps described below.

b. You may have to pay all you owe at once. If you break your promises (default), we may demand that you pay all you owe on this contract at once subject to any right you have to reinstate the contract for less (see below). Default means:

- You do not pay any payment on time;
- You give false, incomplete, or misleading information during credit application;
- You start a proceeding in bankruptcy or one is started against you or your property; or
- You break any agreements in this contract.

The amount you will owe will be the unpaid part of the Amount Financed plus the earned and unpaid part of the Prepaid Finance Charge and the Finance Charge, any late charges, and any amounts due because you defaulted.

c. You may have to pay collection costs. If we hire an attorney who is not our salaried employee to collect what you owe, you will pay the attorney's fee and court costs as permitted by law. The maximum attorney's fee you will pay will be 15% of the amount you owe.**d. We may take the vehicle from you.** If you default, we may take (repossess) the vehicle from you if we do so peacefully and the law allows it. If your vehicle has an electronic tracking device (such as GPS), you agree that we may use the device to find the vehicle. If we take the vehicle, any accessories, equipment, and replacement parts will stay with the vehicle. If any personal items are in the vehicle, we may store them for you. If you do not ask for these items back, we may dispose of them as the law allows.**e. How you can get the vehicle back if we take it.** If we repossess the vehicle, you may pay to get it back. If two things are true, you have the right to get the vehicle back by paying all past due payments, any late charges, and any expenses we incurred related to retaking the vehicle, holding it, and preparing it for sale (reinstate). First, you must have bought the vehicle primarily for personal, family, or household use. Second, your only default is a failure to pay an instalment payment on time. Otherwise, we will tell you how much to pay to get the vehicle back. Your right to get the vehicle back ends when we sell it.**f. We will sell the vehicle if you do not get it back.** If you do not redeem, we will sell the vehicle. We will send you a written notice of sale before selling the vehicle.

We will apply the money from the sale, less allowed expenses, to the amount you owe. Allowed expenses are expenses we pay as a direct result of taking the vehicle, holding it, preparing it for sale, and selling it. Attorney fees and court costs the law permits are also allowed expenses. If any money is left (surplus), we will pay it to you unless the law requires us to pay it to someone else. If money from the sale is not enough to pay the amount you owe, you must pay the rest to us. If you do not pay this amount when we ask, we may charge you interest at a rate not exceeding the highest lawful rate until you pay.

g. What we may do about optional insurance, maintenance, service, or other contracts. This contract may contain charges for optional insurance, maintenance, service, or other contracts. If we demand that you pay all you owe at once or we repossess the vehicle, you agree that we may claim benefits under these contracts and cancel them to obtain refunds of unearned charges to reduce what you owe or repair the vehicle. If the vehicle is a total loss because it is confiscated, damaged, or stolen, we may claim benefits under these contracts and cancel them to obtain refunds of unearned charges to reduce what you owe.**4. Used Car Buyers Guide.** The information you see on the window form for this vehicle is part of this contract. Information on the window form overrides any contrary provisions in the contract of sale.

Spanish Translation: Guía para compradores de vehículos usados. La información que ve en el formulario de la ventanilla para este vehículo forma parte del presente contrato. La información del formulario de la ventanilla deja sin efecto toda disposición en contrario contenida en el contrato de venta.

5. SERVICING AND COLLECTION CONTACTS

You agree that we may try to contact you in writing, by e-mail, or using prerecorded/artificial voice messages, text messages, and automatic telephone dialing systems, as the law allows. You also agree that we may try to contact you in these and other ways at any address or telephone number you provide us, even if the telephone number is a cell phone number or the contact results in a charge to you.

6. APPLICABLE LAW

Federal law and the law of the state of New York apply to this contract.

Buyer Signs X



Co-Buyer Signs X

N/A

Agreement to Arbitrate: By signing below, you agree that, pursuant to the Arbitration Provision below, you or we may elect to resolve any dispute by neutral, binding arbitration and not by a court action. See the Arbitration Provision for additional information concerning the agreement to arbitrate.

Buyer Signs X 

Co-Buyer Signs X _____

N/A

ARBITRATION PROVISION

PLEASE REVIEW - IMPORTANT - AFFECTS YOUR LEGAL RIGHTS

1. EITHER YOU OR WE MAY CHOOSE TO HAVE ANY DISPUTE BETWEEN US DECIDED BY ARBITRATION AND NOT IN COURT OR BY JURY TRIAL.
2. IF A DISPUTE IS ARBITRATED, YOU WILL GIVE UP YOUR RIGHT TO PARTICIPATE AS A CLASS REPRESENTATIVE OR CLASS MEMBER ON ANY CLASS CLAIM YOU MAY HAVE AGAINST US INCLUDING ANY RIGHT TO CLASS ARBITRATION OR ANY CONSOLIDATION OF INDIVIDUAL ARBITRATIONS.
3. DISCOVERY AND RIGHTS TO APPEAL IN ARBITRATION ARE GENERALLY MORE LIMITED THAN IN A LAWSUIT, AND OTHER RIGHTS THAT YOU AND WE WOULD HAVE IN COURT MAY NOT BE AVAILABLE IN ARBITRATION.

Any claim or dispute, whether in contract, tort, statute or otherwise (including the interpretation and scope of this Arbitration Provision, and the arbitrability of the claim or dispute), between you and us or our employees, agents, successors or assigns, which arises out of or relates to your credit application, purchase or condition of this vehicle, this contract or any resulting transaction or relationship (including any such relationship with third parties who do not sign this contract) shall, at your or our election, be resolved by neutral, binding arbitration and not by a court action. If federal law provides that a claim or dispute is not subject to binding arbitration, this Arbitration Provision shall not apply to such claim or dispute. Any claim or dispute is to be arbitrated by a single arbitrator on an individual basis and not as a class action. You expressly waive any right you may have to arbitrate a class action. You may choose the American Arbitration Association (www.adr.org) or any other organization to conduct the arbitration subject to our approval. You may get a copy of the rules of an arbitration organization by contacting the organization or visiting its website.

Arbitrators shall be attorneys or retired judges and shall be selected pursuant to the applicable rules. The arbitrator shall apply governing substantive law and the applicable statute of limitations. The arbitration hearing shall be conducted in the federal district in which you reside unless the Seller-Creditor is a party to the claim or dispute, in which case the hearing will be held in the federal district where this contract was executed. We will pay your filing, administration, service or case management fee and your arbitrator or hearing fee all up to a maximum of \$5000, unless the law or the rules of the chosen arbitration organization require us to pay more. The amount we pay may be reimbursed in whole or in part by decision of the arbitrator if the arbitrator finds that any of your claims is frivolous under applicable law. Each party shall be responsible for its own attorney, expert and other fees, unless awarded by the arbitrator under applicable law. If the chosen arbitration organization's rules conflict with this Arbitration Provision, then the provisions of this Arbitration Provision shall control. Any arbitration under this Arbitration Provision shall be governed by the Federal Arbitration Act (9 U.S.C. § 1 et seq.) and not by any state law concerning arbitration. Any award by the arbitrator shall be in writing and will be final and binding on all parties, subject to any limited right to appeal under the Federal Arbitration Act.

You and we retain the right to seek remedies in small claims court for disputes or claims within that court's jurisdiction, unless such action is transferred, removed or appealed to a different court. Neither you nor we waive the right to arbitrate by using self-help remedies, such as repossession, or by filing an action to recover the vehicle, to recover a deficiency balance, or for individual injunctive relief. Any court having jurisdiction may enter judgment on the arbitrator's award. This Arbitration Provision shall survive any termination, payoff or transfer of this contract. If any part of this Arbitration Provision, other than waivers of class action rights, is deemed or found to be unenforceable for any reason, the remainder shall remain enforceable. If a waiver of class action rights is deemed or found to be unenforceable for any reason in a case in which class action allegations have been made, the remainder of this Arbitration Provision shall be unenforceable.

Buyer Signs X 

Co-Buyer Signs X _____

N/A

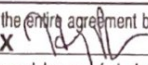
NOTICE: ANY HOLDER OF THIS CONSUMER CREDIT CONTRACT IS SUBJECT TO ALL CLAIMS AND DEFENSES WHICH THE DEBTOR COULD ASSERT AGAINST THE SELLER OF GOODS OR SERVICES OBTAINED PURSUANT HERETO OR WITH THE PROCEEDS HEREOF. RECOVERY HEREUNDER BY THE DEBTOR SHALL NOT EXCEED AMOUNTS PAID BY THE DEBTOR HEREUNDER.

The preceding NOTICE applies only to goods or services obtained primarily for personal, family, or household use. In all other cases, Buyer will not assert against any subsequent holder or assignee of this contract any claims or defenses the Buyer (debtor) may have against the Seller, or against the manufacturer of the vehicle or equipment obtained under this contract.

NO COOLING OFF PERIOD UNLESS YOU HAVE A CONTRACT CANCELLATION OPTION

State law does not provide for a "cooling off" or cancellation period for this sale. After you sign this contract, you may only cancel it if the seller agrees or for legal cause. You cannot cancel this contract simply because you change your mind. This notice does not apply to home solicitation sales. It also does not apply if you buy a used vehicle from a Seller-Creditor located in New York City and you did not decline your option to cancel. The laws of New York City provide a two-day cancellation option if you buy a used vehicle. This cancellation option is subject to certain conditions. See the NYC Used Car Contract Cancellation Option agreement for details.


The Annual Percentage Rate may be negotiable with the Seller. The Seller may assign this contract and retain its right to receive a part of the Finance Charge.

HOW THIS CONTRACT CAN BE CHANGED. This contract contains the entire agreement between you and us relating to this contract. Any change to this contract must be in writing and we must sign it. No oral changes are binding. Buyer Signs X  Co-Buyer Signs X N/A
If any part of this contract is not valid, all other parts stay valid. We may delay or refrain from enforcing any of our rights under this contract without losing them. For example, we may extend the time for making some payments without extending the time for making others.
See the rest of this contract for other important agreements.

NOTICE TO BUYER: 1. Do not sign this agreement before you read it or if it contains any blank space. 2. You are entitled to a completely filled in copy of this agreement. 3. Under the law, you have a right to pay off in advance the full amount due. If you do so, you may, depending on the nature of the credit service charge, either: (a) prepay without penalty, or (b) under certain circumstances obtain a rebate of the credit service charge. 4. According to law you have the privilege of purchasing the insurance on the motor vehicle provided for in this contract from an agent or broker of your own selection.

You agree to the terms of this contract. You confirm that before you signed this contract, we gave it to you, and you were free to take it and review it. You acknowledge that you have read all pages of this contract, including the arbitration provision on page 5, before signing below. You confirm that you received a completely filled-in copy when you signed it.

RETAIL INSTALMENT CONTRACT


Buyer Signs X  Date 11/01/2022 Co-Buyer Signs X N/A Date N/A

Buyer Printed Name HENRY L ROBINSON Co-Buyer Printed Name N/A

If the "business" use box is checked in "Primary Use for Which Purchased": Print Name N/A Title N/A

Co-Buyers and Other Owners — A co-buyer is a person who is responsible for paying the entire debt. An other owner is a person whose name is on the title to the vehicle but does not have to pay the debt. The other owner agrees to the security interest in the vehicle given to us in this contract.

Other owner signs here X N/A Address N/A

Seller Signs VICTORY MITSUBISHI Date 11/01/2022 By X  Title F&I MNGR

Seller assigns its interest in this contract to FLAGSHIP CREDIT ACCEPTANCE (Assignee) under the terms of Seller's agreement(s) with Assignee.

☐ Assigned with recourse

☒ Assigned without recourse

☐ Assigned with limited recourse

Seller VICTORY MITSUBISHI

By X 

Title FINANCE MANAGER



Victory Mitsubishi
4070 Boston Road
Bronx, New York 10475
Tel.: 718.515.4600
Fax: 718.515.6905

NYS Dealer Facility No.: 7123426
NYC Dealer Consumer Affairs No.: 2063808

SOLD TO HENRY L ROBINSON
ADDRESS 1903 CORAL WAY
SUMTER, SC 29150

SALESMAN ELIZABET ROMERO
N/A

CUST.#
ANDRIS GUZMAN

YEAR	MAKE	MODEL	NEW OR USED	KEY NUMBERS
2020	CHRYSLER	300	USED	N/A
COLOR	MILEAGE	VEHICLE IDENT. OR SERIAL NO.		
SILVER	30,195	2C3CCAEG8LH102926		

FACTORY OPTIONS

PRIOR USE CERTIFICATION (required by vehicle and traffic law 417-a if the principal prior use of the vehicle was as a police vehicle, taxicab, rental vehicle or driver education vehicle). The principal prior use of this vehicle may have been as: a police vehicle _____, a taxicab _____, a rental vehicle _____, or a driver education vehicle _____.

DEALER OPTIONS

MV-50#

ANY WARRANTIES ON THE PRODUCTS SOLD HEREBY ARE THOSE MADE BY THE MANUFACTURER. THE SELLER HEREBY EXPRESSLY DISCLAIMS ALL WARRANTIES EITHER EXPRESS OR IMPLIED INCLUDING ANY IMPLIED WARRANTY OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE, AND NEITHER ASSUMES NOR AUTHORIZES ANY OTHER PERSON TO ASSUME FOR IT ANY LIABILITY IN CONNECTION WITH THE SALE OF SAID PRODUCTS.

A. USED VEHICLE CERTIFICATE OF ADEQUACY

"IF THIS MOTOR VEHICLE IS CLASSIFIED AS A USED MOTOR VEHICLE, DEALER NAMED ABOVE CERTIFIES THAT THE ENTIRE VEHICLE IS IN CONDITION AND REPAIR TO RENDER, UNDER NORMAL USE, SATISFACTORY AND ADEQUATE SERVICE UPON THE PUBLIC HIGHWAY AT THE TIME OF DELIVERY."

IMPORTANT NOTICE TO USED CAR BUYER

(A) STATE LAW REQUIRES THAT SELLER OR SECOND HAND CARS CERTIFY IN WRITING TO THE BUYER THAT EACH CAR IS IN SAFE CONDITION AT THE TIME OF SALE. (B) THIS CERTIFICATION IS A GUARANTEE THAT THE CAR IS IN SAFE CONDITION AT THE TIME OF SALE. (C) YOU HAVE A RIGHT TO REQUEST THE DEALER TO REPAIR OR TO PAY IN FULL FOR REPAIRS OF ANY UNSAFE CONDITION IN THE CAR WHICH DOES NOT COMPLY WITH THIS CERTIFICATION. (D) THIS BUSINESS IS LICENSED BY THE DEPARTMENT OF CONSUMER AFFAIRS, 42 BROADWAY, NEW YORK, NEW YORK 10004, COMPLAINT PHONE: DIAL 311

USED CAR TRADED

YEAR	MAKE	MODEL	VEHICLE IDENT. OR SERIAL NO.
N/A	N/A	N/A	N/A

BODY
COLOR N/A

DATE		INVOICE NO.		STOCK NO.		KEY	
11/01/22				19624		1	
			Salesman Number			*	
DESCRIPTION		COST		ACCT NO.		SALE	KEY
PRICE						29,500.00	-
							-
INTERSTATE (STAR AUTO						3,600.00	-
N/A						N/A	-
N/A						N/A	-
N/A						N/A	-
N/A						N/A	-
							-
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USED RETAIL							-
USED WHOLESALE							-
RECONDITIONING							-
CAR DEAL NO.							
SALES TAX		6 %				1,986.00	
LICENSE & TITLE						300.00	
N.Y. STATE INSPECTION FEE						N/A	-
***TIRE DISPOSAL FEE						N/A	-
*DEALER OPTIONAL FEE FOR PROCESSING APPLICATION FOR REGISTRATION AND/OR CERTIFICATE OF TITLE, AND FOR SECURING SPECIAL OR DISTINCTIVE PLATES IF APPLICABLE.) THIS IS NOT A DMV FEE *\$45.00*						175.00	-
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* THE OPTIONAL DEALER REGISTRATION OR TITLE APPLICATION PROCESSING FEE (\$75.00 MAXIMUM) AND SPECIAL PLATE PROCESSING FEE (\$5.00 MAXIMUM) ARE NOT NEW YORK STATE OR DEPARTMENT OF MOTOR VEHICLES FEES. UNLESS A LIEN IS BEING RECORDED OR THE DEALER ISSUED NUMBER PLATES YOU MAY SUBMIT YOUR OWN APPLICATION FOR REGISTRATION AND/OR CERTIFICATE OF TITLE OR FOR A SPECIAL OR DISTINCTIVE PLATE TO ANY MOTOR VEHICLE ISSUING OFFICE. **THE \$349 DELIVER FEE REPRESENTS COST IN PREPARING YOUR VEHICLE AND ALL NECESSARY PAPERWORK AND ADDITIONAL DEALER PROFIT. THIS FEE IS NOT MANDATED OR IMPOSED BY THE STATE OF NEW YORK *** NEW YORK STATE LAW REQUIRES US TO ACCEPT AND MANAGE WAST TIRES FROM VEHICLES IN EXCHANGE FOR AN EQUAL NUMBER OF NEW TIRES THAT WE SELL OR INSTALL. WE ARE REQUIRED TO CHARGE A SEPARATE AND DISTINCT WASTE TIRE MANAGEMENT AND RECYCLING FEE OF \$2.50 FOR EACH NEW TIRE WE SELL. ANY ADDITIONAL TIRE MANAGEMENT/RECYCLING COSTS ARE INCLUDED IN THE ADVERTISED PRICE OF THE NEW TIRE.

UCC APPROVAL SHEET

Exhibit B

** EXPEDITED SERVICE **

** KEEP WITH DOCUMENT **

TRANSACTION TYPE

FEES REMITTED

<input checked="" type="checkbox"/> Expedited Fee	\$50.00
<input type="checkbox"/> UO - Original Financing Statement	\$25.00
<input type="checkbox"/> UOA - Original Financing Statement With Assignment	\$25.00
<input type="checkbox"/> UOTU - Original Financing Statement Transmitting Utility	\$25.00
<input type="checkbox"/> UMA - Amendment	\$25.00
<input type="checkbox"/> UMDA - Amendment - Debtor Added	\$25.00
<input type="checkbox"/> UMDC - Amendment - Debtor Name Change	\$25.00
<input type="checkbox"/> UMDD - Amendment - Debtor Deleted	\$25.00
<input type="checkbox"/> UMSA - Amendment - Secured Party Added	\$25.00
<input type="checkbox"/> UMSC - Amendment - Secured Party Name Change	\$25.00
<input type="checkbox"/> UMSD - Amendment - Secured Party Deleted	\$25.00
<input type="checkbox"/> UMC - Amendment - Continuation	\$25.00
<input type="checkbox"/> UMT - Amendment - Termination	\$25.00
<input type="checkbox"/> UMZ - Amendment - Assignment	\$25.00
<input type="checkbox"/> UMZP - Amendment - Partial Assignment	\$25.00
<input type="checkbox"/> UMCS - Amendment - Correction Statement	\$25.00
<input checked="" type="checkbox"/> UOMH - Manufactured Home - Original Financing Statement	\$25.00
<input checked="" type="checkbox"/> UOPF - Public Finance - Original Financing Statement	\$25.00
<input checked="" type="checkbox"/> UOPFQ - Original Financing Statement Documents Nine (9) Pages or More	\$75.00
<input checked="" type="checkbox"/> Certified Copies	
<input type="checkbox"/> Plain Copies	

TOTAL FEES: 198.00



1000362002066027

RECORDED ON 07/28/2011 AT 11:01 AM
IN THE FINANCING RECORDS OF THE MD. ST.
DEPARTMENT OF ASSESSMENTS AND TAXATION.
NO # 0003840037 ACK # 1000362002066027
ORIGINAL FILE NUMBER: 0000000181425776
PAGES: 0005

Other Change(s)

Code

U.S.A. DEPARTMENT OF DEFENSE U.S.A. DEPA
CLERK, HALL OF JUSTICE
191 NORTH FIRST STREET
SAN JOSE CA 95113-1006

NO FEE TRANSACTION TYPES

☐ URC - Copies
☐ UNCP - Void - Non-Payment
☐ UCC - Cancellation
☐ UCR - Reinstatement
☐ UCO Departmental Action
☐ UCREF - Refund Recordation Tax
☐ UCIS - Incorrect ID Number
☐ XOVUR - UCC Overrides
☐ UMFC - Filing Office Correction Statement

METHOD OF PAYMENT

☒ Cash ☐ Check ☐ Credit Card

Number of Checks

COMMENT(S):

Public Finance with assignment

CERTIFIED
COPY MADE

CUST ID: 0002623457
WORK ORDER: 0003840037
DATE: 07-28-2011 11:29 AM
AMT. PAID: \$198.00

CUST ID: 0002623457
 WORK ORDER: 0003840037
 DATE: 07-28-2011 11:25 AM
 AMT. PAID: \$198.00

UC
 FOL

A. NAME & PHONE OF CREDITORS (if any)

B. SEND ACKNOWLEDGMENT TO: (Name and Address)

[U.S.A. DEPARTMENT OF DEFENSE
 U.S.A. DEPARTMENT OF HOMELAND SECURITY]
 ATT: CLERK, HALL OF JUSTICE-C1110714- 1 43470
 46
 191 NORTH-FIRST STREET,
 SAN JOSE CA 95113-1006

RECEIVED
 DEPARTMENT OF
 ASSESSMENT
 & TAXATION

2011 JUL 28 A 11:01

RECEIVED

THE ABOVE SPACE IS FOR FILING OFFICE USE ONLY

1. DEBTOR'S EXACT FULL LEGAL NAME - insert only one debtor name (1a or 1b) - do not abbreviate or combine names

1a. ORGANIZATION'S NAME

THE FEDERAL RESERVE SYSTEM

OR 1b. INDIVIDUAL'S LAST NAME

FIRST NAME

MIDDLE NAME

SUFFIX

1c. MAILING ADDRESS

20th Street N.W.

CITY

Washington

STATE

DC

POSTAL CODE

20551

COUNTRY

u.s.a.

1d. SEE INSTRUCTIONS

14,300,000,000,000

ADD'L INFO RE
 ORGANIZATION
 DEBTOR

1e. TYPE OF ORGANIZATION
 a trust (15 USC)

1f. JURISDICTION OF ORGANIZATION

The United States of America

1g. ORGANIZATIONAL ID #, if any

AG 59880464 A - U.S. S.E.C. ☐ NONE

2. ADDITIONAL DEBTOR'S EXACT FULL LEGAL NAME - insert only one debtor name (2a or 2b) - do not abbreviate or combine names

2a. ORGANIZATION'S NAME

-E PLURIBUS UNUM- THE UNITED STATES OF AMERICA

OR 2b. INDIVIDUAL'S LAST NAME

FIRST NAME

MIDDLE NAME

SUFFIX

2c. MAILING ADDRESS

1500 Pennsylvania Avenue, NW

CITY

Washington, DC

STATE

d.c.

POSTAL CODE

20220

COUNTRY

u.s.a.

2d. SEE INSTRUCTIONS

[14,000,000,000,000]

ADD'L INFO RE
 ORGANIZATION
 DEBTOR

2e. TYPE OF ORGANIZATION
 a trustee (15 USC)

2f. JURISDICTION OF ORGANIZATION

The United States of America

2g. ORGANIZATIONAL ID #, if any

AG 59880464 A ☐ NONE

3. SECURED PARTY'S NAME (or NAME of TOTAL ASSIGNEE of ASSIGNOR S/P) - insert only one secured party name (3a or 3b)

3a. ORGANIZATION'S NAME

THE UNITED STATES DEPARTMENT OF THE TREASURY 1789

OR 3b. INDIVIDUAL'S LAST NAME

FIRST NAME

MIDDLE NAME

SUFFIX

3c. MAILING ADDRESS

50 Maryland Avenue

CITY

Rockville

STATE

md

POSTAL CODE

20850

COUNTRY

u.s.a.

4. This FINANCING STATEMENT covers the following collateral:

1D00247556 , Seal No. 285521
 6Z33753691 , Seal No. 285522
 6D00242066 , Seal No. 285523
 FV26330-2, , Seal No. 285524

[A SECURITY (15 USC)--- COMMERCIAL AFFIDAVIT---NOT A POINT OF LAW]

5. ALTERNATIVE DESIGNATION (if applicable)	LESSEE/LESSOR	CONSIGNEE/CONSIGNOR	BAILEE/BAILOR	SELLER/BUYER	<input checked="" type="checkbox"/> AG. LIEN	NON-UCC FILING
6. <input checked="" type="checkbox"/> This FINANCING STATEMENT is to be filed (for record) (for recorded) in the REAL ESTATE RECORDS. Attach Addendum (if applicable)	7. Check to REQUEST SEARCH REPORT (S) on Debtor(s) (Additional Fee) (optional)		<input type="checkbox"/> All Debtors		<input type="checkbox"/> Debtor 1	<input type="checkbox"/> Debtor 2
8. OPTIONAL FILER REFERENCE DATA						

UCC FINANCING STATEMENT ADDENDUM

FOLLOW INSTRUCTIONS (front and back) CAREFULLY

9. NAME OF FIRST DEBTOR (1a or 1b) ON RELATED FINANCING STATEMENT

9a. ORGANIZATION'S NAME

OR

THE FEDERAL RESERVE SYSTEM

9b. INDIVIDUAL'S LAST NAME

FIRST NAME

MIDDLE NAME, SUFFIX

10. MISCELLANEOUS:

[With] THIS NOTE IS LEGAL TENDER
FOR ALL DEBTS, PUBLIC AND PRIVATE
14,300,000,000,000,000.-
[14,300,000,000,000,000.-]

300,000,000,000,000.-

THE ABOVE SPACE IS FOR FILING OFFICE USE ONLY

11. ADDITIONAL DEBTOR'S EXACT FULL LEGAL NAME - insert only one name (11a or 11b) - do not abbreviate or combine names

11a. ORGANIZATION'S NAME

OR

U.S. DEPARTMENT OF -DEFENSE- FINANCE AND ACCOUNTING SERVICES

11b. INDIVIDUAL'S LAST NAME

FIRST NAME

MIDDLE NAME

SUFFIX

11c. MAILING ADDRESS

1400 Defense Pentagon

CITY

Washington

STATE

DC

POSTAL CODE

20301-1400

COUNTRY

u.s.a.

11d. SEE INSTRUCTIONS

ADD'L INFO RE
ORGANIZATION
DEBTOR11e. TYPE OF ORGANIZATION
a trustee (15 USC)

11f. JURISDICTION OF ORGANIZATION

The United States of America

11g. ORGANIZATIONAL ID #, if any

AG 59880464 A

☐ NONE12. ADDITIONAL SECURED PARTY'S or ☒ ASSIGNOR S/P'S NAME - insert only one name (12a or 12b)

12a. ORGANIZATION'S NAME

OR

NORTH AMERICAN WATER AND POWER ALLIANCE

12b. INDIVIDUAL'S LAST NAME

FIRST NAME

MIDDLE NAME

SUFFIX

12c. MAILING ADDRESS

1400 Defense Pentagon

CITY

Washington

STATE

DC

POSTAL CODE

20301-1400

COUNTRY

u.s.a.

13. This FINANCING STATEMENT covers ☐ timber to be cut or ☐ as-extracted collateral, or is filed as a ☒ fixture filing.

14. Description of real estate:

[- As all real -men with hands and legs, and all real -
land in the United States of America
14,000,000,000,000,000.-
- WITH TRUST IN GOD, this real-estate is with the -
PUBLIC -]

15. Name and address of a RECORD OWNER of above-described real estate
(if Debtor does not have a record interest):

The United States of America,
U.S. Treasury -DEPARTMENT-
INTERNAL RE-VENUE SERVICE (IRS)

16. Additional collateral description:

-OUT OF MANY (all 50 states, all cities, counties-properties) ONE -
real estate in - THE UNITED STATES OF AMERICA -, this

FIRST NAME: EVERTON,
LAST NAME : ROCHA,
MIDDLE NAME: DEOLIVEIRA,
M

-be as-extracted, with-prejudice, in-to the United States of America,
State of California on this 15th day of July, 2011.-

[A SECURITY (15 USC)--- COMMERCIAL AFFIDAVIT---NOT A
POINT OF LAW]

17. Check only if applicable and check only one box.Debtor is a ☐ Trust or ☒ Trustee acting with respect to property held in trust or ☐ Decedent's Estate18. Check only if applicable and check only one box.☐ Debtor is a TRANSMITTING UTILITY☐ Filed in connection with a Manufactured-Home Transaction --- effective 30 years☒ Filed in connection with a Public-Finance Transaction --- effective 30 years



GLOBALLY EXTENDED

NAWAPA's approach signifies a change in the organization of the planet as a whole, and its application will set off a pattern of sovereign nation states acting as sovereign nation-states, utilizing the full compass of their own territories for the scientific benefit and increasing power of their citizens. The increase of the infrastructural density and land management techniques will lead to a guaranteed increase in the productive powers of labor, per unit of relevant territory, and in greater rates than ever before, for every continent where the principle is applied.

SCIENTIFIC ADVANCEMENT

Along with its planetary effects as a continental water management system, NAWAPA is a science driver in the true sense of the term:

- The accomplishment of implementing a reservoir management system of its scale, over one continuous, active corridor of scientific coordination, will lead to unpredictable, but guaranteed qualitative effects in overall technological and scientific management.
- The creation of large tunnels, totaling 1000 miles, typify the great advancements to be made in geological mapping, as well as fundamental discoveries in the understanding of life's creation of the earth's crust, and the nature of its useful biogenic ores.

- Creating a permanent presence of civilization in the northern regions will transform our current scientific perspective of the Arctic from isolated research stations in remote and dangerous conditions into an active scientific capability. With the Arctic's unique proximity to the singular electromagnetic conditions of the Polar Regions, the complex of electromagnetic relationships, defining the Earth-Sun magnetic interactions, and determining the evolutionary processes of the biosphere, will finally be integrated into the power of man's understanding, and economy.
- With a restored, non-crisis management approach to the hydrological cycle, new breakthroughs will be made in the biospheric engineering of climate, plant life, ground water, and soils.
- Through the close management of NAWAPA's 240 reservoirs, not only will the continent's production of fish and aquatic protein multiply several fold, but new frontiers will be breached in reservoir science and water treatment methods, mastering the use and engineering of micro-organisms, fish, and plant control.
- In accomplishing NAWAPA, man will be poised to begin mastering and making use of the integrated relationships which define life on Earth, and participate in creating its continued evolution, rather than being subject to the whims of nature and local conditions.

NORTH AMERICAN WATER & POWER ALLIANCE

LaRouchePAC.com

PAID FOR BY THE LAROCHE PAC, P.O. Box 6157 Leesburg, VA 20178, www.larouchepac.com
and Not Authorized by Any Candidate or Candidate's Committee

REGIONAL BREAKDOWN

1. Susitna Reservoir
2. Yukon Reservoir
3. Copper Reservoir
4. Taku Lift
5. Canadian/Great-Lakes Waterway
6. Rocky Mountain Trench
7. Sawtooth Lifts
8. Dakota Waterway
9. Sawtooth Tunnel
10. Great Basin Waterway
11. Lake Nevada
12. Colorado Reservoir
13. Baja Aqueduct
14. Colorado Aqueduct
15. Sonora Aqueduct
16. Chihuahua Aqueduct
17. Rio-Grande Aqueduct
18. Hudson Bay Seaway
19. James Bay Seaway
20. Knob Lake Barge Canal

NAWAPA

The implementation of NAWAPA means making the bold decision to solve the long term needs of mankind for the next 50 years in the management of water and other presently known and new resources. It means a civilization taking its destiny into its own hands, by managing continental and global characteristics instead of local ones.

EMPLOYMENT & INDUSTRY

NAWAPA itself creates directly and indirectly 4 million jobs, plus close to an additional 1.5 million jobs through application of nuclear technologies for the 30,000 MW (mega watt) pumping requirement of the system, for a total of 5.5 million new jobs.

For More, Visit LaRouchePAC.com

WATER MANAGEMENT

Due to its specific topographical shape, and ocean air currents, a quarter of all the rain or snow that hits the ground in North America each year falls in a narrow corridor of the continent, with 800 MAFY (million acre feet per year) running directly into the Pacific and Arctic Oceans, unused by the biosphere on land, and wasted. Meanwhile, a large swath of the western half of continent remains dry, and barren.

NAWAPA will remedy this presently inefficient distribution of precipitation: utilizing 20% of this runoff, 160 MAFY, strategically placed dams and tunnels will create a collection system of major new reservoirs and canals, taking advantage of the natural topography of the Rocky Mountain Chain, and effecting a distribution of water to parched lands and strategic water ways. Through 22 MAFY to the Canadian Prairie Provinces, 69 MAFY to US states, and 21 MAFY for Northern Mexico, 86,000 square miles will be

irrigated, doubling the current irrigable acreage west of the Mississippi, and replacing the increasingly inefficient and limited sources of well water with a permanent source from gravity flow, relieving agriculture of pumping costs and restoring its productivity.

It is a known fact, that 40% of precipitation over continents (Category A) returns directly as runoff or groundwater discharge to oceans, while 60% percent of precipitation over continents (Category B) re-evaporates, and falls back onto land, recycling itself roughly 2.7 times over land before returning to oceans. By building NAWAPA, the 160 MAFY of normal Category A precipitation will be brought into participation with Category B, being used not once, but multiple times as it recycles as rainfall across the continent, before exiting the system.

EFFICIENCY

The NAWAPA design has the least amount of reservoirs and distribution systems for the greatest effect:

- 3150 individual water resource projects authorized/proposed by Army Corps in 1966:
- 2.7 billion acre feet of water storage capacity created:
- 369 individual water resource projects proposed in NAWAPA:
- 4.3 billion acre feet Water storage capacity created:

HYDRO-POWER

Because of its continental design approach, NAWAPA annually generates 38,000 MW of power for Canada and 30,000 MW for the US, from gravity flow.

NUCLEAR RENAISSANCE

The 2450 foot Idaho Saw Tooth Lift, necessitating 26,000 MW of power, will require 65 - 400MW modular plants, such as the GE-Hitachi PRISM. The long term settlement of northern regions of Canada and Alaska, will lead to the long awaited application of high temperature nuclear process heat in integrally designed nuplexes (nuclear powered industrial complexes), featuring high temperature (2-3000F) chemical processing industries, water desalination, and electrical power production.

THE CANADIAN/GREAT LAKES SEA WAYS

Barge canals connecting Lake Superior to the Pacific, and Hudson Bay, Georgian Bay, the ore fields of Labrador, and Quebec to the Great Lakes, will lead to an explosion of mining, industrial and research potentials.

RAIL CONSTRUCTION

Various Union Pacific, Burlington Northern Santa Fe, and Canadian Pacific routes will need double, and in some cases, triple tracking. 2200 miles of new rail, connecting Prince George and Dawson Creek each to Fairbanks, Alaska must be built. Over 975 miles of double track connecting Fairbanks with Egevekinot, Chukotka, including a 60-mile Bering Strait connection, will be in order.

Exhibit C

CONSUMER CREDIT PROTECTION ACT

ments and exceptions for any class of transactions, as in the judgment of the Board are necessary or proper to effectuate the purposes of this title, to prevent circumvention or evasion thereof, or to facilitate compliance therewith.

§ 106. Determination of finance charge. (82 Stat. 148; 15 U.S.C. 1605).

(a) Except as otherwise provided in this section, Definition. the amount of the finance charge in connection with any consumer credit transaction shall be determined as the sum of all charges, payable directly or indirectly by the person to whom the credit is extended, and imposed directly or indirectly by the creditor as an incident to the extension of credit, including any of the following types of charges which are applicable:

- (1) Interest, time price differential, and any amount payable under a point, discount, or other system of additional charges.
- (2) Service or carrying charge.
- (3) Loan fee, finder's fee, or similar charge.
- (4) Fee for an investigation or credit report.
- (5) Premium or other charge for any guarantee or insurance protecting the creditor against the obligator's default or other credit loss.

(b) Charges or premiums for credit life, accident, or health insurance written in connection with any consumer credit transaction shall be included in the finance charge unless

Life, accident, or health insurance charges.

- (1) the coverage of the debtor by the insurance is not a factor in the approval by the creditor of the extension of credit, and this fact is clearly disclosed in writing to the person applying for or obtaining the extension of credit; and
- (2) in order to obtain the insurance in connection with the extension of credit, the person to whom the credit is extended must give specific affirmative written indication of his desire to do so after written disclosure to him of the cost thereof.

Liability
insurance
charges.

(c) Charges or premiums for insurance, written in connection with any consumer credit transaction, against loss of or damage to property or against liability arising out of the ownership or use of property, shall be included in the finance charge unless a clear and specific statement in writing is furnished by the creditor to the person to whom the credit is extended, setting forth the cost of the insurance if obtained from or through the creditor, and stating that the person to whom the credit is extended may choose the person through which the insurance is to be obtained.

Exemptions.

(d) If any of the following items is itemized and disclosed in accordance with the regulations of the Board in connection with any transaction, then the creditor need not include that item in the computation of the finance charge with respect to that transaction:

(1) Fees and charges prescribed by law which actually are or will be paid to public officials for determining the existence of or for perfecting or releasing or satisfying any security related to the credit transaction.

(2) The premium payable for any insurance in lieu of perfecting any security interest otherwise required by the creditor in connection with the transaction, if the premium does not exceed the fees and charges described in paragraph (1) which would otherwise be payable.

(3) Taxes.

(4) Any other type of charge which is not for credit and the exclusion of which from the finance charge is approved by the Board by regulation.

Exemptions, real
property.

(e) The following items, when charged in connection with any extension of credit secured by an interest in real property, shall not be included in the computation of the finance charge with respect to that transaction:

(1) Fees or premiums for title examination, title insurance, or similar purposes.

(2) Fees for preparation of a deed, settlement statement, or other documents.

quent to the delivery of the required disclosures, the inaccuracy resulting therefrom does not constitute a violation of this chapter.

§ 125. Right of rescission as to certain transactions
(82 Stat. 153; 88 Stat. 1517, 1519; 15 U.S.C. 1635).

Obligor's right to
rescind.

(a) Except as otherwise provided in this section, in the case of any consumer credit transaction in which a security interest, including any such interest arising by operation of law, is or will be retained or acquired in any real property which is used or is expected to be used as the residence of the person to whom credit is extended, the obligor shall have the right to rescind the transaction until midnight of the third business day following the consummation of the transaction or the delivery of the disclosures required under this section and all other material disclosures required under this chapter, whichever is later, by notifying the creditor, in accordance with regulations of the Board, of his intention to do so. The creditor shall clearly and conspicuously disclose, in accordance with regulations of the Board, to any obligor in a transaction subject to this section the rights of the obligor under this section. The creditor shall also provide, in accordance with regulations of the Board, an adequate opportunity to the obligor to exercise his right to rescind any transaction subject to this section.

Return of money
or property
following
rescission.

(b) When an obligor exercises his right to rescind under subsection (a), he is not liable for any finance or other charge, and any security interest given by the obligor, including any such interest arising by operation of law, becomes void upon such a rescission. Within ten days after receipt of a notice of rescission, the creditor shall return to the obligor any money or property given as earnest money, downpayment, or otherwise, and shall take any action necessary or appropriate to reflect the termination of any security interest created under the transaction. If the creditor has delivered any property to the obligor, the obligor may retain posses-

CONSUMER CREDIT PROTECTION ACT

sion of it. Upon the performance of the creditor's obligations under this section, the obligor shall tender the property to the creditor, except that if return of the property in kind would be impracticable or inequitable, the obligor shall tender its reasonable value. Tender shall be made at the location of the property or at the residence of the obligor, at the option of the obligor. If the creditor does not take possession of the property within ten days after tender by the obligor, ownership of the property vests in the obligor without obligation on his part to pay for it.

(c) Notwithstanding any rule of evidence, written acknowledgment of receipt of any disclosures required under this title by a person to whom a statement is required to be given pursuant to this section does no more than create a rebuttable presumption of delivery thereof.

(d) The Board may, if it finds that such action is necessary in order to permit homeowners to meet bona fide personal financial emergencies, prescribe regulations authorizing the modification or waiver of any rights created under this section to the extent and under the circumstances set forth in those regulations.

Modification of rights.

(e) This section does not apply to the creation or retention of a first lien against a dwelling to finance the acquisition of that dwelling or to a consumer credit transaction in which an agency of a State is the creditor.

Exemption for first liens.

(f) An obligor's right of rescission shall expire three years after the date of consummation of the transaction or upon the sale of the property, whichever occurs earlier, notwithstanding the fact that the disclosures required under this section or any other material disclosures required under this chapter have not been delivered to the obligor.

Time limit to exercise right.

§ 126. Content of periodic statements (82 Stat. 153; 15 U.S.C. 1636).

If a creditor transmits periodic statements in connection with any extension of consumer credit

CONSUMER CREDIT PROTECTION ACT

CHAPTER 3—CREDIT ADVERTISING

§ 141. Catalogs and multiple-page advertisements (82 Stat. 158; 15 U.S.C. 1661).

For the purposes of this chapter, a catalog or other multiple-page advertisement shall be considered a single advertisement if it clearly and conspicuously displays a credit terms table on which the information required to be stated under this chapter is clearly set forth.

§ 142. Advertising of downpayments and installments (82 Stat. 158; 15 U.S.C. 1662).

No advertisement to aid, promote, or assist directly or indirectly any extension of consumer credit may state

(1) that a specific periodic consumer credit amount or installment amount can be arranged, unless the creditor usually and customarily arranges credit payments or installments for that period and in that amount.

(2) that a specified downpayment is required in connection with any extension of consumer credit, unless the creditor usually and customarily arranges downpayments in that amount.

§ 143. Advertising of open end credit plans (82 Stat. 158; 15 U.S.C. 1663).

No advertisement to aid, promote, or assist directly or indirectly the extension of consumer credit under an open end credit plan may set forth any of the specific terms of that plan or the appropriate rate determined under section 127(a)(5) unless it also clearly and conspicuously sets forth all of the following items:

(1) The time period, if any, within which any credit extended may be repaid without incurring a finance charge.

(2) The method of determining the balance upon which a finance charge will be imposed.

Exhibit D



credit karma



AUTO LOANS

15 U.S. CODE 1642F(1)
15 U.S. CODE 1642G15 U.S. CODE 16425
15 U.S. CODE 1642b(2)
15 U.S. CODE 1642d(1)15 U.S. CODE 1642c
15 U.S. CODE 1642e(2)
15 U.S. CODE 1642e(10)CRESCENT BANK AND
TRUST

\$33,727.00

In good
standing

Reported: Nov. 30, 2022

Overview

You have **100%** left to pay on this loan.

Balance

\$33727

Highest Balance

\$33137

Monthly payment

\$901

Opened

Nov. 05, 2022 (1 mo)

Term

72 months

Payment History